(b) and (c) The Government has fixed the duty at the rate of 20 per cent on soda ash taking into account factors such as the domestic demand-supply position, comparative prices of indigenous and imported soda ash and status and composition of the domestic manufacturing and user industries.

Insurance cover for home loans

*63. SHRIMATI GURCHARAN KAUR: Will the Minister of FINANCE be pleased to state:

(a) whether Government propose to introduce compulsory insurance cover for home loans being advanced by the banks; and

(b) if so, the details thereof and if not, the reason therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) and (b) Housing loans upto a limit of Rs.10 lakhs in urban and metropolitan areas and upto Rs. 5 lakhs in rural and semi-urban areas are treated as priority sector advances. As per extant Reserve Bank of India guidelines, under priority sector advances, banks are allowed to waive insurance of assets financed by them upto and exclusive of Rs. 10,000. However, insurance cover in respect of houses financed above Rs.10,000 is compulsory.

Senior citizens' benefit in airlines

*64. SHRI NANA DESHMUKH: Will the Minister of CIVIL AVIATION be pleased to state:

(a) whether it is a fact that in the cases of males and females the age limit for availing of senior citizens' benefit in airlines is 65 and 63 plus respectively;

(b) whether it is also a fact that in the cases of males and females the age limit for availing of senior citizens' benefit in the Indian Railways is 65 and 60 plus respectively;

(c) if so, the reasons for discrimination against the fair sex; and

(d) what steps are being taken to remove the anomaly?

THE MINISTER OF CIVIL AVIATION (SHRI SYED SHAHNAWAZ HUSSAIN): (a) Different airlines in India have been extending discounts to senior citizens as per the following eligibility criteria:—

Airline	Age of Eligibility		Percentage of concession on Basic Fare	
	Male	Female		
Air India	65	63	55%	For domestic sectors
Indian Airlines	65	63	50%	-do-
Jet Airways	65	65	50%	-do-
Air Sahara	62	62	50%	-do-

(b) Yes, Sir.

(c) and (d) Granting of discounts or other concessions and adopting an eligibility criterion is a commercial decision taken by the airlines in the exercise of their best commercial judegment.

New retail outlets of IOC

*65. SHRI C.P. THIRUNAVUKKARASU: Will the Minister of PETROLEUM AND NATURAL GAS be pleased to state:

(a) whether Indian Oil Corporation has formulated any plan to strengthen its retail network with a view to expand its market after dismantling Administered Price Mechanism (APM);

(b) if so, the details thereof;

(c) the number of retail outlets opened during the last year, area-wise;

(d) the amount spent on upgradation of old retail outlets; and

(e) the measures to be taken to reposition IOC in the post-APM phase?

THE MINISTER OF PETROLEUM AND NATURAL GAS (SHRI RAM NAIK): (a) to (e) In order to meet the challenges of the free market economy and those to emerge after dismantling of the Administered Pricing Mechanism (APM). Indian Oil Corporation Limited (IOC) has already embarked upon modernization of its retails outlets to international standards.

Under the modernisation programme, retail outlets are being provided with better facilities for the benefit of customer such as canopy, lighting, driveways, multi-product pumps, digital air inflators, pre-mix pumps for dispensing lube blended with fuel, Automated Teller Machine (ATM), Cyber